

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	RAMON JAO ZENaida JAO	§ § § § § §	Case No.: 09-08631
	Debtor(s)		

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was transferred on 04/13/2009.
- 6) Number of months from filing to the last payment: 0
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ .00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	\$ .00

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ .00

Attorney fees paid and disclosed by debtor \$ 150.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
GMAC	SECURED	25,949.00	26,402.67	25,949.00	.00	.00
GMAC	UNSECURED	.00	.00	453.67	.00	.00
WELLS FARGO HOME MTG	SECURED	142,062.00	.00	.00	.00	.00
WELLS FARGO HOME MTG	SECURED	.00	.00	18,000.00	.00	.00
HARRIS NA	SECURED	54,375.00	.00	.00	.00	.00
HARRIS NA	SECURED	.00	.00	3,500.00	.00	.00
ACCS	UNSECURED	2,300.00	NA	NA	.00	.00
AMEX	UNSECURED	1,965.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	326.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,276.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,562.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,322.00	7,322.44	7,322.44	.00	.00
GEMB JCP	UNSECURED	2,906.00	NA	NA	.00	.00
SAM'S CLUB	UNSECURED	234.00	NA	NA	.00	.00
HSBC	UNSECURED	1,116.00	NA	NA	.00	.00
HSBC BANK	UNSECURED	791.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	171.00	NA	NA	.00	.00
THD/CBSD	UNSECURED	413.00	NA	NA	.00	.00
WASHINGTON MUTUAL/PR	UNSECURED	1,969.00	NA	NA	.00	.00
WF FIN BAN	UNSECURED	2,579.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	21,500.00	.00	.00
Debt Secured by Vehicle	25,949.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	47,449.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	7,776.11	.00	.00

**Disbursements:**

Expenses of Administration	\$	.00	
Disbursements to Creditors	\$	.00	
<b>TOTAL DISBURSEMENTS:</b>		\$	.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.